

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MASSACHUSETTS

IN RE:

RONALD A. PASSALUGO
Debtor,

Chapter 13
Case No.: 18-12123

**DEBTOR'S OBJECTION TO PROOF OF CLAIM (#3-1) FILED BY WELLS FARGO
BANK, N.A.**

NOW COMES the Debtor, Ronald A. Passalugo, through Counsel, pursuant to Fed. R. Bankr. Pro. 3007 and respectfully objects to the Proof of Claim filed in the above-entitled case by Wells Fargo Bank, N.A. ("Wells Fargo") on July 17, 2018, which is Claim Number 3-1 on the Claims Register maintained by the Clerk of Court.

The grounds for this objection are as follows:

1. Section 9 on page 2 of the Proof of Claim states that the amount necessary to cure any default as of the date of the petition is \$158,164.82. The Debtor disputes this amount.
2. Page 23 of the Mortgage Proof of Claim Attachment states that as of June 6, 2016, the principal, interest, and escrow past balance due is \$113,417.72. However, in the Response to Notice of Final Cure Payment filed by Wells Fargo in the Debtor's prior bankruptcy, case # 11-20350, on June 8, 2016, Wells Fargo states that as of June 6, 2016, the post-petition balance due is \$78,232.82, less a suspense balance of \$1,281.82, for a total of \$76,951.00. The Response to Notice of Final Cure Payment is attached hereto as Exhibit A.
3. The Debtor would like some clarification as to why back in 2016, Wells Fargo states that as of June 6, 2016, \$76,951.00 was due, but now in 2018, Wells Fargo states that as of June 6, 2016, \$113,417.72 was due.

John M. Feeney